

EXHIBIT 10

Attachment B.

Employee Benefits Plans Committee
May 10, 2010



CONFIDENTIAL

MTB-ERISA-00001958

Retirement Savings Plan - First Quarter 2010 Cash Flow

Fund Names	1/1/2010	Contributions	Earnings	Net Exchanges (Transfers)	Conversion	Loan Activity	Withdrawals (Distributions, Installments, Fees, Credit Adjustment, Forfeitures, etc.)	3/31/2010	
Harbor International Fund	\$73,833,906.44	\$2,791,727.39	\$481,937.00	\$183,259.99	\$0.00	(\$71,842.16)	(\$549,574.70)	\$76,669,413.96	7.35%
M&T Bank Stock	\$213,859,293.13	\$5,924,634.82	\$42,044,084.38	(\$4,064,315.84)	\$0.00	\$4,534.32	(\$1,927,546.31)	\$255,840,684.50	24.51%
MTB Intermediate Bond Fund	\$17,827,980.28	\$451,951.77	\$350,116.69	\$200,104.85	\$0.00	\$667.51	(\$103,409.86)	\$18,727,411.24	1.79%
MTB International Equity	\$426,630.35	\$61,673.90	\$9,940.80	\$271,755.60	\$0.00	\$2,268.88	(\$1,232.51)	\$771,037.02	0.07%
MTB Large Cap Growth	\$14,265,469.68	\$479,133.93	\$648,319.59	\$48,582.09	\$0.00	(\$5,918.91)	(\$128,728.87)	\$15,306,857.51	1.47%
MTB Large Cap Value	\$12,099,583.38	\$591,024.54	\$685,476.93	(\$3,761.32)	\$0.00	(\$5,220.37)	(\$91,395.24)	\$13,275,707.92	1.27%
MTB Mid Cap Growth Fund Inst I	\$48,077,472.19	\$1,490,879.65	\$3,372,644.51	\$117,517.88	\$0.00	(\$31,450.70)	(\$437,292.82)	\$52,589,770.71	5.04%
MTB Prime Money Market	\$85,697,662.26	\$2,636,059.37	\$8,022.62	\$1,313,279.89	\$11,618.17	\$29,192.88	(\$2,759,703.87)	\$86,936,131.32	8.33%
MTB Small Cap Growth	\$19,090,085.02	\$830,971.35	\$1,528,461.34	\$15,414.78	\$0.00	(\$13,742.92)	(\$168,439.15)	\$21,282,750.42	2.04%
MTB US Government Bond Fund	\$29,125,022.33	\$973,542.85	\$314,222.90	\$424,860.01	\$0.00	\$12,672.81	(\$308,540.60)	\$30,541,780.30	2.93%
PIMCO Total Return Admin	\$28,336,893.09	\$1,175,915.19	\$860,211.65	\$1,896,518.90	\$0.00	\$25,162.52	(\$346,421.26)	\$31,948,280.09	3.06%
Selected American Shares, D	\$11,135,995.07	\$361,235.60	\$488,705.38	(\$50,469.40)	\$0.00	(\$317.00)	(\$219,191.56)	\$11,715,958.09	1.12%
TIAA-CREF Mid-Cap Value Retire Fund	\$15,136,491.22	\$789,131.00	\$1,118,843.35	\$113,601.31	\$0.00	(\$13,117.68)	(\$103,137.35)	\$17,041,811.85	1.63%
TRP Balanced Fund	\$69,499,886.06	\$3,283,387.70	\$2,803,582.53	\$4,242,179.12	\$5,414.74	(\$21,211.61)	(\$1,492,818.57)	\$78,320,419.97	7.50%
TRP Equity Income Fund	\$22,526,320.45	\$760,736.74	\$1,514,665.54	\$402,020.26	\$0.00	(\$10,309.05)	(\$319,935.47)	\$24,873,498.47	2.38%
TRP Growth Stock Fund	\$34,813,893.52	\$1,654,947.59	\$1,602,187.98	\$551,316.95	\$0.00	\$15,030.92	(\$314,967.40)	\$38,322,409.56	3.67%
TRP Retirement 2010 Fund	\$24,944,568.23	\$543,354.72	\$987,448.00	(\$152,121.03)	\$0.00	\$22,110.48	(\$674,506.14)	\$25,670,854.26	2.46%
TRP Retirement 2020 Fund	\$37,572,553.70	\$1,648,856.53	\$1,766,636.40	\$1,054,725.48	\$0.00	\$16,904.23	(\$255,322.42)	\$41,804,353.92	4.01%
TRP Retirement 2030 Fund	\$31,851,559.91	\$2,083,015.50	\$1,598,006.98	(\$63,020.43)	\$0.00	\$37,194.97	(\$357,105.56)	\$35,149,651.37	3.37%
TRP Retirement 2040 Fund	\$28,076,633.59	\$2,764,705.43	\$1,521,881.04	\$388,604.69	\$0.00	(\$103,527.19)	(\$305,646.91)	\$32,342,650.65	3.10%
TRP Retirement Income Fund	\$7,136,282.05	\$202,297.39	\$239,598.25	\$517,190.05	\$0.00	\$4,198.00	(\$476,802.24)	\$7,622,763.50	0.73%
TRP Small-Cap Value Fund	\$37,096,240.89	\$1,479,407.87	\$2,947,721.79	\$173,798.13	\$0.00	(\$35,409.05)	(\$377,543.24)	\$41,284,216.39	3.96%
Vanguard Institutional Index	\$59,967,695.95	\$2,084,148.81	\$3,281,076.13	(\$917,305.71)	\$0.00	\$19,724.94	(\$517,930.57)	\$63,917,409.55	6.12%
Fund Totals	\$929,301,599.97	\$35,062,739.64	\$70,173,791.78	\$6,663,736.25	\$17,032.91	(\$122,404.18)	(\$12,237,192.62)	\$1,021,955,822.57	97.92%
Loans	\$21,566,110.02		\$0.00	\$0.00	\$0.00	\$29,344.88	\$0.00	\$21,595,454.90	2.07%
Totals including Loans	\$950,867,709.99	\$35,062,739.64	\$70,173,791.78	\$6,663,736.25	\$17,032.91	(\$93,059.30)	(\$12,237,192.62)	\$1,043,551,277.47	99.99%
Uninvested Cash (accrued dividends)	\$0.00		\$45.27	\$0.00	\$0.00	\$0.00	\$0.00	\$45.27	0.00%
Settlement Account (uninvested cash)	\$141,831.19		\$0.00	\$13,577.70	\$0.00	\$0.00	\$0.00	\$155,408.89	0.01%
Total Assets	\$951,009,541.18	\$35,062,739.64	\$70,173,837.05	\$6,677,313.95	\$17,032.91	(\$93,059.30)	(\$12,237,192.62)	\$1,043,706,731.63	100.00%